

**Amendment Offered by Mr. Davis of
Alabama**

**To the Amendment in the Nature of a
Substitute Offered by Mr. Mr. Bachus**

Page 23, after line 2, insert the following new subsection (and redesignate the subsequent subsection accordingly):

1 (h) CLARIFICATION CONCERNING CONSUMER POS-
2 SESSION.—A consumer who was provided a substitute
3 check may make a claim for an expedited recredit under
4 this section with regard to a transaction involving the sub-
5 stitute check whether or not the consumer is in possession
6 of the substitute check.

